

Information to identify the case:Debtor 1 Anabel Gasmen Cabebe

Name

**United States Bankruptcy Court
District of Hawaii**

Debtor 2 _____

(Spouse, if filing)

Name

Case number: **15-01446**Chapter: **7****NOTICE OF INTENT TO CLOSE CASE WITHOUT ENTRY OF A DISCHARGE****NOTICE IS GIVEN THAT:**

The court may close this case without issuing a discharge because a personal financial management course provider has not notified the court that you have completed a debtor education course nor have you filed a completed and signed copy of Official Form 423 – Certification About a Financial Management Course showing the date of course completion and the number of the debtor education certificate. (Note: the debtor education requirement is separate from the credit counseling required before filing for bankruptcy.)

In a chapter 7 case, the certification was due not later than 60 days after the first date set for the meeting of creditors. In a chapter 11 or chapter 13 case, the certification was due no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or §1328(b) of the Code.

Official Form 423 – Certification About a Financial Management Course may be downloaded from the court's website www.hib.uscourts.gov. However, check with the course provider – some agencies will notify the court directly for the required certification. You may also submit for filing a copy of the debtor education certificate itself. Please note that each debtor in a joint case must file the certification or course certificate.

THIS IS THE FINAL NOTICE OF THE NEED TO COMPLETE A DEBTOR EDUCATION COURSE AND FILE THE CERTIFICATION OR DEBTOR EDUCATION CERTIFICATE. If you fail to file a completed and signed copy within 14 days after the date of this notice the clerk will close the case without entry of a discharge. If you later wish to file the certification after the case is closed in order to obtain a discharge, you must file a motion to reopen your case and pay a filing fee – currently, \$260 in a chapter 7 case; \$235 in a chapter 13 case.

Date: July 3, 2018

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